

For help and assistance contact the Income Generation team on: 0161 226 4211



Contact us if you would like a copy of this publication in large print, Braille, audio format or another language.

Arabic

إذا كنت ترغب في الحصول على نسخة من هذا المنشور باللغة الصومالية، يرجى الاتصال بالهاتف على الرقم 0161 226 4211 أو إرسال رسالة إلى العنوان التالي:
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

French

Si vous souhaitez une copie de cette publication en Français, veuillez téléphoner au 0161 226 4211 ou écrire à :
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

Gujarati

જો તમને આ પ્રકાશનની ગુજરાતી ભાષામાં નકલની આવશ્યકતા હોય કૃપા કરી 0161 226 4211 પર ટેલીફોન કરો અથવા આ સરનામે લખો "The Mosscares Housing Group, 101 Great Western Street, Moss Side, Manchester, M14 4AA"

Polish

Jeżeli chciałbyś otrzymać kopię niniejszej publikacji w języku polskim, prosimy skontaktuj się z nami pod numerem telefonu 0161 226 4211 lub napisz do nas na adres:
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

Somali

Haddii aad af Soomaali ku rabtid nuqulka daabacaddaan fadlan soo wac telefoonka 0161 226 4211 ama u soo qor:
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

Urdu

اگر آپ کو اس اشاعت کی ایک نقل اردو میں چاہیے تو فون نمبر 0161 226 4211 پر رابطہ کریں یا ہمیں لکھیں:

Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

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Registered Charitable Housing Association No. 18877R.
Registered with the Tenant Services Authority.



A guide to avoiding rent arrears



Having problems paying your rent?

What is rent?

Your rent pays for your home – we do not want you to lose it. If you have problems paying your rent then contact us immediately. We have a team of experienced staff who can help, from advising on benefits to budgeting. We can also refer you to agencies who provide training and return to work opportunities.

Your rent pays for all the services we provide. These include maintenance, refurbishment, property management and other services. Your rent may also include other charges such as heating cost, provision of furniture, and gardening services.

Do I qualify for benefits?

You may be entitled to housing or other state benefits if you are:

- Retired
- Unemployed
- Long term sick
- Disabled
- On a low income



Please contact your Local Authority or local branch of the Benefits Agency on the numbers below for further details.

Manchester City Council:	0161 219 6100
Trafford Metropolitan Borough Council:	0161 912 2220
Tameside Metropolitan Borough Council:	0161 342 3708
Department of Works and Pensions:	0800 055 6688

The Citizens Advice Bureau has a debt counselling service which may help you to manage your money.

Paying your rent

Talk to your Income Generation Officer immediately if you think you might have a problem paying your rent. Your Income Generation Officer can help you in a number of ways, including:

- Completing a Housing Benefit calculation to give you an idea how much benefit you may be entitled to
- Making arrangements for you to reduce your arrears based on how much you can afford
- Giving advice and help with benefits you may be entitled to
- Helping you to complete a Housing Benefit claim form
- Giving you a high priority referral to Manchester Advice. They can assist with a range of housing problems including housing benefit appeals

What happens if I am in rent arrears?

If you don't pay, the consequences are extremely serious.

If you fail to make arrangements to pay off your arrears, you will receive a Notice of Seeking Possession. This is the first step towards losing your home.

Court action will be taken if you do not clear or substantially reduce the amount of arrears by the time the Notice Seeking Possession expires.

This is 28 days after the date it was served. We will then ask the court for a Possession Order to take back your home.

If you then make payments through an agreement to reduce your arrears the court will be asked to grant a Suspended Possession Order. Court costs will be added to your debt.

If you break the terms of the Possession Order we will apply to the Court for a Warrant of Eviction.

Once a date of eviction has been obtained you will have the following options to avoid eviction:

- pay off the debt in full, or
- request Suspension of Warrant Hearing at the County Court
- you will have the right of appeal. All appeals must be made in writing to the Assistant Housing Services Director

Further consequences are:

- A County Court Judgement ordering you to clear the debt may make it difficult for you to obtain credit or hire purchase
- If you are evicted you will still have to pay your debt. We might use a debt collection agency to pursue your debt
- We will not provide a satisfactory reference to other landlords or mortgage lenders
- We will not accept you on the re-housing list in the future. Instead you would be placed on the re-housing review list. This makes it difficult for you to rent from any social landlord in Manchester